

Information to identify the case:			
Debtor 1:	<u>Rick Wayne Rickgauer</u>		Social Security number or ITIN: xxx-xx-9555
	First Name	Middle Name	Last Name
Debtor 2:	<u>Laurie Ann McKnight Rickgauer</u>		Social Security number or ITIN: xxx-xx-8649
(Spouse, if filing)	First Name	Middle Name	Last Name
United States Bankruptcy Court:	WESTERN DISTRICT OF PENNSYLVANIA		Date case filed for chapter: 13 11/9/23
Case number:	23-10600-JCM		

Official Form 309I

Notice of Chapter 13 Bankruptcy Case

12/17

For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at www.pacer.gov).

The staff of the bankruptcy clerk's office cannot give legal advice.

To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.

Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.

	About Debtor 1:	About Debtor 2:
1. Debtor's full name	Rick Wayne Rickgauer	Laurie Ann McKnight Rickgauer
2. All other names used in the last 8 years		aka Laurie Ann McKnight, aka Laurie Ann McKnight-Rickgauer
3. Address	1754 Cherry Street Lake City, PA 16423	1754 Cherry Street Lake City, PA 16423
4. Debtor's attorney Name and address	Daniel P. Foster Foster Law Offices 1210 Park Avenue Meadville, PA 16335	Contact phone 814.724.1165 Email: dan@mrdebtbuster.com
5. Bankruptcy trustee Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566 Email: cmecf@chapter13trusteewdpa.com
6. Bankruptcy clerk's office Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at www.pacer.gov .	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m. Contact phone 814-464-9740 Date: 12/5/23

For more information, see page 2

The meeting may be continued or adjourned to a later date. If so, the date will be on the court docket.

Filing deadline: 3/29/24

- a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).

Filing deadline: 1/18/24

Filing deadline: 5/6/24

Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.

Filing deadline: 30 days after the conclusion of the meeting of creditors

The debtor has filed a plan, which is attached. An initial hearing on confirmation will be conciliated by the chapter 13 trustee and will be held immediately following the meeting of creditors on:
1/29/24 at 01:00 PM , Location: **remotely by the Trustee via Zoom, how to participate:goto**
www.ch13pitt.com, meetings@chapter13trusteedpa.com

Creditors have the duty to promptly review all plans and present any objections in a timely manner. **Objections to the initial Chapter 13 plan shall be filed with the bankruptcy clerk's office and served on the debtor, counsel for the debtor (if any), and the Chapter 13 Trustee by no later than 7 days before meeting of creditors.** Parties objecting to the Plan must attend the meeting of creditors duly scheduled pursuant to Section 7 above. To the extent a written objection is not resolved at the meeting of creditors/conciliated initial confirmation hearing or prior to or at the date set for continued conciliation conferences the plan will be set for a contested plan hearing. If no objections are timely filed, or filed objections are not prosecuted at the initial confirmation hearing or continued conciliation conferences, the Trustee may assume and the court may determine that the objection has been withdrawn, and the plan has been proposed in good faith and not by any means forbidden by law without receiving evidence on such issues.

If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.

Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.

The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at www.pacer.gov. If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.

Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion by the deadline.

In re:
Rick Wayne Rickgauer
Laurie Ann McKnight Rickgauer
Debtors

Case No. 23-10600-JCM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-1

User: auto

Page 1 of 4

Date Rcvd: Dec 05, 2023

Form ID: 309iPGH

Total Noticed: 45

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 07, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Rick Wayne Rickgauer, Laurie Ann McKnight Rickgauer, 1754 Cherry Street, Lake City, PA 16423-1213
aty	+ Brian Nicholas, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
15655863	+ Condor Securitization Trust, Attn: Bankruptcy, 165 Oser Ave., Hauppauge, NY 11788-3710
15655867	Evolve Bank & Trust, Attn: Bankruptcy, Triad Center 16000 Poplar Ave, Ste 300, Memphis, TN 38119

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
aty	Email/Text: dan@mrdebtbuster.com	Dec 06 2023 00:27:00	Daniel P. Foster, Foster Law Offices, 1210 Park Avenue, Meadville, PA 16335
tr	+ Email/Text: bnc@chapter13trusteedpa.com	Dec 06 2023 00:28:00	Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
smg	EDI: PENNDEPTREV	Dec 06 2023 05:17:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 06 2023 00:28:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Dec 06 2023 05:17:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 06 2023 00:28:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpreion03.pi.ecf@usdoj.gov	Dec 06 2023 00:28:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
15655855	+ Email/Text: bankruptcynotices@aarons.com	Dec 06 2023 00:29:00	Aaron's Sales & Lease, Attn: Legal Dept, 400 Galleria Pkwy Se, Suite 300, Atlanta, GA 30339-3182
15655856	+ Email/Text: backoffice@affirm.com	Dec 06 2023 00:29:00	Affirm, Inc., Attn: Bankruptcy, 650 California St, Fl 12, San Francisco, CA 94108-2716
15655857	+ Email/Text: bk@avant.com	Dec 06 2023 00:29:00	Avant LLC, Attn: Bankruptcy, Po Box 9183380, Chicago, IL 60691-3380
15655858	+ Email/Text: bk@avant.com	Dec 06 2023 00:29:00	Avant/WebBank, 222 North Lasalle Street, Suite 1600, Chicago, IL 60601-1112
15655859	+ Email/Text: bk@avant.com	Dec 06 2023 00:29:00	Avant/WebBank, 222 W Merchandise Mart Plaza,

District/off: 0315-1

User: auto

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			Chicago, IL 60654-1103
15655864	Email/Text: cfcbackoffice@contfinco.com	Dec 06 2023 00:28:00	Continental Finance Co, Attn: Bankruptcy, 4550 Linden Hill Rd, Ste 4, Wilmington, DE 19808
15655861	+ EDI: CAPITALONE.COM	Dec 06 2023 05:17:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15655860	+ EDI: CAPITALONE.COM	Dec 06 2023 05:17:00	Capital One, Po Box 31293, Salt Lake City, UT 84131-0293
15655862	+ EDI: CAPITALONE.COM	Dec 06 2023 05:17:00	Capital One/Walmart, Attn: Bankruptcy, P.O. Box 30285, Salt Lake City, UT 84130-0285
15655865	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 06 2023 00:41:12	Credit One Bank, Attn: Bankruptcy Department, 6801 Cimarron Rd, Las Vegas, NV 89113-2273
15655866	+ Email/PDF: creditonebknotifications@resurgent.com	Dec 06 2023 00:41:00	Credit One Bank, Po Box 98872, Las Vegas, NV 89193-8872
15655868	+ EDI: BLUESTEM	Dec 06 2023 05:17:00	Fingerhut, Attn: Bankruptcy, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15655869	+ EDI: BLUESTEM	Dec 06 2023 05:17:00	Fingerhut, 6250 Ridgewood Road, Saint Cloud, MN 56303-0820
15655870	+ EDI: AMINFOFP.COM	Dec 06 2023 05:17:00	First Premier Bank, Attn: Bankruptcy, Po Box 5524, Sioux Falls, SD 57117-5524
15655872	+ EDI: PHINGENESIS	Dec 06 2023 05:17:00	Genesis FS Card Services, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
15655873	+ EDI: PHINAMERI.COM	Dec 06 2023 05:17:00	Gm Financial, Attn: Bankruptcy, Po Box 183853, Arlington, TX 76096-3853
15656843	^ MEBN	Dec 06 2023 00:20:17	KML Law Group, P.C., c/o Geraldine M. Linn, Suite 5000, 701 Market Street, Philadelphia, PA 19106-1541
15655874	+ Email/PDF: resurgentbknotifications@resurgent.com	Dec 06 2023 00:41:23	Lvnv Funding/Resurgent Capital, Attn: Bankruptcy, Po Box 10497, Greenville, SC 29603-0497
15655878	Email/Text: ml-ebn@missionlane.com	Dec 06 2023 00:27:00	Mission Lane LLC, Attn: Bankruptcy, P.O. Box 105286, Atlanta, GA 30348
15655875	+ Email/Text: bankruptcy@marinerfinance.com	Dec 06 2023 00:28:00	Mariner Finance, Attn: Bankruptcy, 8211 Town Center Drive, Nottingham, MD 21236-5904
15655876	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Dec 06 2023 00:41:12	Merrick Bank/CCHoldings, Attn: Bankruptcy, P.O. Box 9201, Old Bethpage, NY 11804-9001
15655877	+ EDI: CBS7AVE	Dec 06 2023 05:17:00	Midnight Velvet, Attn: Bankruptcy, 1112 7th Avenue, Monroe, WI 53566-1364
15655879	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 06 2023 00:28:00	Mrc/united Wholesale M, Attn: Bankruptcy, P. O. Box 619098, Dallas, TX 75261-9098
15656844	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 06 2023 00:28:00	New Residential Mortgage Loan, c/o Nationstar Mortgage LLC, 8950 Cypress Waters Boulevard, Coppell, TX 75019-4620
15655882	Email/Text: bankruptcy@oportun.com	Dec 06 2023 00:28:00	Oportun, Attn: Bankruptcy, 2 Circle Star Way, San Carlos, CA 94070
15655880	+ EDI: LCIPHHMRGT	Dec 06 2023 05:17:00	Ocwen Loan Servicing, LLC, Attn: Bankruptcy, 1661 Worthington Rd, Ste 100, West Palm Beach, FL 33409-6493
15655881	+ EDI: AGFINANCE.COM	Dec 06 2023 05:17:00	Onemain, Po Box 1010, Evansville, IN 47706-1010
15657727	+ EDI: PENNDEPTREV	Dec 06 2023 05:17:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Attn: Bankruptcy, Harrisburg, PA 17128-0946

District/off: 0315-1

User: auto

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15657727	+ Email/Text: RVSVCBICNOTICE1@state.pa.us	Dec 06 2023 00:28:00	PA Department of Revenue, Bankruptcy Division, PO Box 280946, Attn: Bankruptcy, Harrisburg, PA 17128-0946
15655883	+ Email/Text: bankruptcy@creditcharma.com	Dec 06 2023 00:28:00	Seed Financial, Attn: Bankruptcy, 548 Market St., Pmb 33447, San Francisco, CA 94104-5401
15655884	+ EDI: SYNC	Dec 06 2023 05:17:00	Synco/Care Credit, Attn: Bankruptcy, Po Box 965061, Orlando, FL 32896-5061
15655885	+ EDI: SYNC	Dec 06 2023 05:17:00	Synchrony Bank/Care Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15655886	+ EDI: SYNC	Dec 06 2023 05:17:00	Synchrony/PayPal Credit, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15655887	+ Email/Text: bankruptcyssst@alorica.com	Dec 06 2023 00:27:00	Systems & Services Technologies, Attn: Bankruptcy, 4315 Pickett Rd, Saint Joseph, MO 64503-1600
15655889	+ EDI: LCIUPSTART	Dec 06 2023 05:17:00	Upstart Finance, Attn: Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
15655890	+ EDI: CAPITALONE.COM	Dec 06 2023 05:17:00	Walmart Credit Services/Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15655891	+ Email/Text: bankruptcy@webbank.com	Dec 06 2023 00:28:00	WebBank, 215 South State Street Suite 1000, Salt Lake City, UT 84111-2336

TOTAL: 44

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		New Residential Mortgage Loan Trust 2017-6
15655871		First Premier Bank
15655888		Tbom/confin

TOTAL: 3 Undeliverable, 0 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 07, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 5, 2023 at the address(es) listed below:

Name	Email Address
Brian Nicholas	on behalf of Creditor New Residential Mortgage Loan Trust 2017-6 bnicholas@kmlawgroup.com

District/off: 0315-1

User: auto

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Daniel P. Foster

on behalf of Debtor Rick Wayne Rickgauer dan@mrdebtbuster.com
katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Daniel P. Foster

on behalf of Joint Debtor Laurie Ann McKnight Rickgauer dan@mrdebtbuster.com
katie@mrdebtbuster.com;marci@mrdebtbuster.com;kristen@mrdebtbuster.com;fosterlaw@ecf.inforuptcy.com

Office of the United States Trustee

ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteewdpa.com

TOTAL: 5